पूंजी उगाहने में गड़बड़ तथा धोखाधड़ी रोकने के लिए कुछ कदम उठाए हैं;

(ख) यदि हां, तो उनका ब्यौरा क्या है; और

(ग) सरकार भविष्य में ऐसी घटनाओं की पुनरावृत्ति रोकने के लिए क्या कार्यवाई करने का विचार रखती है ?

वित्त मंत्रालय में राज्य मंत्री (श्री रामेश्वर ठाकुर) : (क) और (ख) भारतीय प्रतिभूति तथा विनिमय बोर्ड ने प्रकटन और निवेशक संरक्षण हेतु मार्गदर्शी सिद्धांत जारी किए हैं । उक्त मार्गदर्शी सिद्धांत मोटे तौर पर नई कंपनियों द्वारा पूंजी के प्रथम निर्गम की आवश्यकताओं और मौजूदा निजी-अल्पजन धारित कम्पनियों एवं अन्य कंपनियों के पूंजी के अनुवर्ती निर्गमों से संबंधित हैं । इन मार्गदर्शी सिद्धांतों में अण्डर-राइटिंग, मूल्य-निर्धारण, प्रवर्तकों का अंशदान तथा लाक-इन-पीरियड तथा डिबेंचर का शोधन किया जाना जैसे मामले भी शामिल हैं ।

(ग) भारतीय प्रतिभूति तथा विनिमय बोर्ड अपनी सांविधिक शक्तियों के द्वारा स्वच्छ पूंजी बाजार तथा निवेशक संरक्षण को सुनिश्चित कर सकेगा ।

Rate of interest offered to regional rural Banks

3717. SHRI A. NALLASIVAN: Will the Minister of FINANCE be pleased to state:

(a) what are the rates of interest offered by different sponsoring Banks, sponsor bank-wise, to the Regional Rural Banks for the deposit of Regional Rural Banks with the sponsoring banks as short-term deposits for 45 days; and

(b) whether it is a fact that some of the sponsoring Banks are still offering only 13 per cent when most of the sponsoring Banks are offering 15 per cent or above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The National Bank for Agriculture & Rural Development (NABARD) has reported that in terms of the Reserve Bank of India (RBI) directives on interest rates, all inter-bank deposits except current account of Regional Rural Banks (RRBs) with Commercial Banks are outside the purview of the RBI directives on interest rates. The rate of interest on short term deposits for periods of 15 days and above are mutually settled by RRBs with the Sponsor Banks. However, having regard to the poor profitability of the RRBs, NABARD has advised the sponsor banks in September, 1991 to consider paying a minimum of 13.5 per cent interests on short term deposits of RRBs with the Sponsor Banks for periods of 15 days and above. Sponsor Banks pay interest to he the RRBs at the rates ranging from 12.5 per cent to 15 per cent per annum per with majority of them paying at the rate of 13.5 per cent. Individual Sponsor Bank wise details of interest rates on short term deposits for 45 days are not available.

Refinance to Regional Rural Banks

3718. SHRI A. NALLASIVAN: Will the Minister of FINANCE be pleased to state:

(a) what is the percentage of refinance to Regional Rural Banks by the Sponsoring Banks. Sponsoring Bank-wise, during the year 1991-92; and

(b) whether it is a fact that United Bank of India has not released or sanctioned any refinance to Gaur Grameen Bank causing huge loss to the concerned Regional Rural Banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The percentage of sponsor bank's finance through outstanding advances of its sponsored Regional Rural Banks (RRBs) as at the end of September, 1990 (latest available) is given in the enclosed statement. (*See* below)

(b) United Bank of India has reported that Gaur Grameen Bank has been sanctioned refinance in 1990-91 to the extent of Rs. 62.78 lakhs for short term and Rs. 80 lakhs for medium term. The Sponsor Bank has reported that the non-availability of refinance is not the cause for the loss in Gaur Gramin Bank. The Gramin Bank has suffered losss mainly due to substantial increase in over head due to upward revision of wages and loss of interest income because of mounting overdues.

Statement

(As at the end of September, 1990)

Sl. No.	Name of the Sponsor Bank	Percentage of sponsor banks finance to outstanding advances of its sponsored RRBs
1	2	3
1	State Bank of India	10·6
2	State Bank of Bikaner & Jaipur	4·9
3	State Bank of Hyderabad	25·2
4	State Bank of Indore	1·0
5	State Bank of Mysore	16·0
6	State Bank of Patiala	5·7
7	State Bank of Saurashtra	7·6
8	Allahabad Bank	10·4
9	Andhra Bank	16·1
10	Bank of Baroda	5·1
11	Bank of India	8·3
12	Bank of Maharashtra	11·4
13	Canara Bank	13·7
14	Central Bank of India	5·2
15	Corporation Bank	11·3
16	Dena Bank	3·3
17	Indian Bank	17·8
18	Indian Overseas Bank	13·7
19	New Bank of India	4·0
20	Punjab National Bank	5·4
21	Punjab & Sind Bank	1·9
22	Syndicate Bank	11·4

1	2	3
23	Union Bank of India	2·3
24	United Bank of India	4·8
25	UCO Bank	12·1
26	Vijaya Bank	12·0
27	Bank of Rajasthan Ltd.	4·3
28	Jammu & Kashmir Bank Ltd.	1·7
29	The U.P. State Coor. Bank Ltd.	4·6

Benefits to Bank Staff for resisting robberies

3719. SHRI RAMACHANDRAN PILLAI:

SHRI ASHIS SEN:

Will the Minister of FINANCE be pleased to state:

(a) what are the details of benefits available to bank staff for resisting robberies as per Government order; and

(b) whether such benefits have been made available to the staff for resisting robbery in Magadh Gramin Bank, Vidur Gframin Bank, Allahabad Gramin Bank, Hindan Kshetriya Gramin Bank, Singhbhum Gramin Bank, Bhojpur Gramin Bank and Lengpi Dehangi Rural Bank?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Government had formulated a Scheme in June 1986 for rewarding employees of Public Sector Banks/members of the public etc. who resist robbers/dacoits. This scheme was made applicable to staff of Regional Rural Banks (RRBs) by the National Bank for Agriculture and Rural Development (NABARD) *vide* their circular of 22.6.1987. The guidelines for the Public Sector Banks were reviewed and a fresh set of guidelines issued on 14.10.1991. A copy of the revised guidelines is given in the attached statement. (*See* below).

The extension of the revised guidelines to RRBs, in a suitable manner, is under consideration of NABARD in consultation with the Government.

Statement

Subject:—Guidelines regarding compensation to Bank employees who are killed in robberies/terrorist incidents.

The guidelines were issued by Government to the public sector banks vide d.o. letter No. 1/26/86-Vig. dated 20th June, 1986 regarding the compensation and reward which may be paid to the Bank employees and members of Public resisting bank robberies. The package of compensation/reward in such cases has been reviewed in consultation with Indian Banks' Association and it has been decided to modify the guidelines. The guidelines contained herein will take immediate effect and apply to all grades of employees.

(i) In case of death of an employee as a result of on during bank robbery and attacks by terrorists on bank employees during as well as after office hours in any part of the country the